

## Permit – Insurance Requirements

To follow are the City's general insurance requirements for Permittees. However, if automobiles are not involved in the Permittee's operations under the permit, then evidence of automobile liability insurance is not required.

**NOTE THAT SOME DEPARTMENTS REQUIRE USE OF SPECIAL MANUSCRIPTED ADDITIONAL INSURED -- GENERAL LIABILITY INSURANCE ENDORSEMENTS** and use of the industry-standard forms specified below (CG 20 12 and CG 20 26) may not meet that Department's requirements.

In addition, if a permit involves hazardous substances (e.g., pipeline permits, transportation permits, excavation permits), watercraft, aircraft, or other special conditions, refer to Risk Management for insurance requirements. Additional insurance requirements may be imposed on these special types of risks.

**INSURANCE.** As a condition precedent to the effectiveness of this Permit, PERMITTEE shall procure and maintain at PERMITTEE'S expense for the duration of this Permit from an insurance company that is admitted to write insurance in the State of California or from an authorized non-admitted insurer that has a rating of or equivalent to an A:VIII by A.M. Best Company the following insurance:

- (a) Commercial general liability insurance (equivalent in coverage scope to ISO CGL CG 00 01 11 85 or 11 88), including as may be applicable to Permittee's operations, products liability, liquor liability, watercraft liability, aircraft liability, pyrotechnics liability, participant or spectator liability, or any other coverage required by CITY Risk Manager or designee, in an amount not less than One Million Dollars (\$1,000,000) combined single limit per occurrence. If the policy contains a general aggregate, it shall be in an amount not less than Two Million Dollars (\$2,000,000) general aggregate. Said insurance shall provide cross liability protection. The **City of Long Beach, its officials, employees, and agents** shall be added as additional insureds by any required City endorsement or, if no City endorsement is applicable, by an endorsement equivalent in coverage scope to ISO form CG 20 12 11 85 or CG 20 26 11 85. Such endorsement shall protect the City, its officials, employees, and agents from and against claims, demands, causes of action, expenses, costs, or liability for injury to or death of persons, or damage to or loss of property arising from or in connection with activities or operations of or performed on half of the PERMITTEE under or in connection with this Permit. The coverage shall contain no special limitations on the scope of protection afforded to the City, its officials, employees, and agents.

- (b) Automobile liability insurance (equivalent in coverage scope to ISO form CA 00 01 06 92) in an amount not less than Five Hundred Thousand Dollars (\$500,000) combined single limit per accident covering Auto Symbol 1 (Any Auto).
- (c) Workers' compensation insurance as required by the Labor Code of the State of California and Employer's liability insurance with minimum limits of One Million Dollars (\$1,000,000) per accident.

Any self-insurance program or self-insured retention must be approved separately in writing by CITY and shall protect the **City of Long Beach, its officials, employees, and agents** in the same manner and to the same extent as they would have been protected had the policy or policies not contained retention provisions.

Each insurance policy shall be endorsed to state that coverage shall not be suspended, voided, materially changed, or canceled by either party except after thirty (30) days prior written notice to the **City of Long Beach** and that coverage shall be primary to the **City of Long Beach**. Any insurance or self-insurance maintained by the **City of Long Beach** shall be excess to and shall not contribute to insurance or self-insurance maintained by PERMITTEE.

PERMITTEE shall deliver to CITY certificates of insurance and original endorsements for approval as to sufficiency and form prior to the issuance of this Permit. The certificates and endorsements for each insurance policy shall contain the original signature of a person authorized by that insurer to bind coverage on its behalf. CITY reserves the right to require complete certified copies of all said policies at any time. If any policy expires during the term of this Permit, PERMITTEE shall deliver to CITY evidence of renewal within thirty (30) days of policy expiration.

The procuring of such insurance as required herein shall not be construed as a limitation on liability or, if applicable, as full performance of any indemnification provisions of this Permit.

Any modification or waiver of the insurance requirements herein shall be made only with the approval of CITY Risk Manager or designee.